BRITISH MUTUAL LIFE OFFICE.—The Public are invited to examine the [illegible] arrangements pursued by Assurance Offices, and which have been [illegible] by the Office.—Apply to CHARLES JAMES [illegible], Secretary, 27, New Bridge-street, Blackfriars.

BRITISH MUTUAL SUBSCRIPTION LOAN CLASSES, for Loans on Freehold [illegible] the [illegible] of obtaining LOANS from 40l. to 2000l., upon [illegible] or other security, or purchasing and securing [illegible] Persons are invited to examine the principles of the BRITISH MUTUAL SUBSCRIPTION LOAN ASSURANCE CLASSES, several of which have been already established [illegible] Lists, containing very satisfactory and unexceptionable [illegible] small sum may be entered for, and subscriptions received [illegible] Prospectuses, reports, and every information may be obtained on application at the British Mutual Life Office, 26, Southampton-street, Bloomsbury, Rules of each class, or [illegible] CHARLES J. THOMSON, Resident Secretary.

RAILWAY ACCIDENTS.

THE RAILWAY ASSURANCE COMPANY [illegible] under the 7 and 8 Vict. c. [illegible] capital, granting assurances against accidents of [illegible] or personal injury [illegible] railway accident upon the payment of a single premium [illegible] assures an assurance for the whole of life. The [illegible] assures the sum of [illegible] for every policy of 1l., or for [illegible] 1l. 5s.; for 1,000l., 5l.; for 1,500l., 6l. 6s.

Prospectuses, &c., will be forwarded free on application [illegible] 3, St. James's-street, London. W. W. WILLIAMS, Sec.

THE LATE DISASTROUS RAILWAY ACCIDENTS may show the propriety of effecting [illegible] connexion with

THE RAILWAY PASSENGERS' ASSURANCE COMPANY, which has been established for the purpose of affording [illegible] in cases of personal injury, and the payment of a [illegible] in the event of death by railway accident. The Directors [illegible] exceedingly liberal Act of Parliament (3 & 4 Vict. cap. [illegible] the most beneficial method of Limited Liability.

Prospectuses giving the rates of premium, and also [illegible] of the numerous cases (fatal and otherwise) already [illegible] may be obtained at the Offices, 3, Old Broad-street, London.

ALEXANDER BEATTIE, Secretary.

THE BREWERS', DISTILLERS', LICENSED VICTUALLERS', and GENERAL [illegible] FIRE ASSURANCE and LOAN and ENDOWMENT [illegible] COMPANY.

This Company is prepared to grant policies against [illegible] kinds of risks incidental to life and fire assurance business as well [illegible] mediate and deferred annuities and endowments, [illegible] immediate or reversion.

One of the distinctive features of this office is the [illegible] facility of the loan department; another, that policies are [illegible] against every kind of risk, natural or accidental such as paralysis, [illegible] insanity, &c. Lastly, that the policies are [illegible]

N.B. One-third of the sharers has been reserved for [illegible] and valuers, which may be had on application to the [illegible] and payment of the deposit.

S. P. HARRIS, [illegible]
14, New Bridge-street, Blackfriars.

PROVISION FOR FAMILIES IN CASE OF DEATH, ENDOWMENTS FOR CHURCHES, CONVENTS, AND SCHOOLS, BY MEANS OF ASSURANCE.

THE CATHOLIC LAW and GENERAL LIFE ASSURANCE COMPANY, 8, New Cavendish-street, Portland-place, Leicester-square, London; 18, Rockingham-row, Dublin; and 18, Rue Treuchet, Paris. Incorporated under 7 & 8 Vict. cap. [illegible]

Capital 250,000l.

This Company secures diseased as well as healthy lives [illegible] terms of from 5l. to 4,000l.

The annual income is nearly 4,000l.

Lives declined by other offices accepted at equitable rates.

Prospectuses, proposals, and every information furnished on applications to the Actuary or Secretary,

WILLIAM HENRY ARCHER,
WILLIAM HORNER, Secretary.

LIFE ASSURANCE for the WORKING CLASSES.

BRANCH OFFICE—8, EXETER 'CHANGE, WELLINGTON STREET NORTH (opposite Waterloo bridge, STRAND.

Open every Evening from Six till Eight o'clock.

Subscriptions for securing payments of 5l. and upwards [illegible] payable on death of subscriber, may be made upon the following terms, certified by the Actuary of the Company, W. H. Archer, Esq.:—

Weekly Contributions for payment of 5l. at death.

Monthly persons whose age on becoming members shall be—

From	10 to 25 years, to pay One Penny per Week	
"	25 to 45 " "	Twopence "
"	45 to 55 " "	Threepence "

Collectors call at the houses of Subscribers for these weekly subscriptions.

The rate of subscription will not increase on the same number growing older, but the same weekly amount paid at the commencement will be continued throughout life.

Subscribers may make from one to ten subscriptions so as to secure the sum of Five, Ten, Fifteen, Twenty, and so on to Fifty Pounds.

N.B. No communications relative to the assurances of persons from 10 to 55, can be attended to unless addressed to JOHN HOLYMOUX, 3, Exeter 'Change, Wellington-street North, Strand.

PROVIDENT LIFE OFFICE, 50, Regent-street; City Branch: 3, Royal Exchange buildings.—Established 1840. Policy-holders' Capital, 1,126,197l. Annual Income, 180,000l. Bonuses declared, 750,000l. Claims paid since the establishment of the Office, 1,000,000l.

PATRON.—The Right Honourable EARL GREY.

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Nineteen Twentieths of the Profits are divided among the Insured.

EXAMPLES OF THE EXTINCTION OF PREMIUMS BY THE SURRENDER OF BONUSES.

Date of Policy.	Sum Insured.	Original Premium.	Bonuses added annually, to be increased annually.	Ditto further increased annually.
	£.	£ s. d.	£.	£.
1806	2,000	78 16 10	extinguished.	1,000
1821	1,000	32 19 8	ditto	333
1839	1,000	34 16 10	ditto	114

EXAMPLES OF BONUSES ADDED TO OTHER POLICIES.

Policy No.	Date.	Sum Insured.	Bonuses added.	Total [illegible] added thereto.
		£	£ s. d.	£ s. d.
981	1807	500	388 15 1	1,388 15 1
1174	1810	1,000	1,160 6 4	2,160 6 4
2269	1824	2,000	1,566 17 4	3,566 17 4

Prospectuses and full particulars may be obtained on application to the Agents of the Office in all the principal Towns of the United Kingdom; at the City Branch; and at the head Office, No 50, Regent-street.

THE LONDON INDISPUTABLE LIFE POLICY COMPANY are prohibited by their Deed of Settlement duly registered from disputing a Policy upon any ground whatever. Trustees—John C. Hawkins, Esq., M.P.; Richard Walton, Esq., Q.C.; Samuel Spooner, Esq., M.P.; J. Fuller Maitland, Esq.; Wm. Wybergh, Esq.

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73, Lombard-street, and 26, Cornhill-terrace.

ENGINEERS', MASONIC, and UNIVERSAL MUTUAL LIFE ASSURANCE SOCIETY. Head office, 345, Strand, London, opposite Waterloo-bridge.

Policies free of stamp duty to the assured.
Policies indisputable.
All bonus reductions paid by the Society.
All policy assignments and transfers registered free of charge.
All the profits to the assured.
Every known method of life assurance transacted.
Prospectuses and other information from

345, Strand. FREDERICK LAWRANCE, Actuary and Secretary.

London, suburban, and provincial Agents Wanted.

CLERICAL, MEDICAL, and GENERAL LIFE ASSURANCE SOCIETY.

NOTICE IS HEREBY GIVEN, that the FIFTH DIVIDEND of 5 per cent. (being more than can be derived from most other offices. The particulars are set forth in a report and a new prospectus, to be procured (free of expense) by addressing a line to

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26, Great Russell-street, Bloomsbury, London.

DEFENDER FIRE and LIFE INSURANCE COMPANY, 24, New Bridge-street, Blackfriars, London.

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THOMAS COTTERELL, Esq., Deputy Chairman.

FIRE INSURANCES effected at equitable rates on every description of property.

LIFE INSURANCES effected at rates as low as is consistent with security, having been sanctioned by eminent authority.

Premiums may be paid quarterly or half-yearly. Policies indisputable. Loans granted in connexion with Life Insurance.

Further information and prospectuses may be had at the principal office; or of any of the agents.

JOHN KELDAY, Managing Director.

ESTABLISHED 1841.

MEDICAL, INVALID, and GENERAL LIFE OFFICE, 52, Pall-Mall.

During the Ten Years this Society has been established, more than Three Thousand Two Hundred Policies have been issued:—

Covering Assurances to the extent of Thirteen Hundred Thousand Pounds.—

Yielding Annual Premiums amounting to upwards of Fifty-three Thousand Pounds.

This Society is the only one possessing Tables for the Assurances of Diseased Lives.

Healthy Lives assured at lower rates than at most other Offices.

A Bonus of 5 per cent. per annum was added to the policies at last Division of Profits.

Agents wanted.

Prospectuses, Forms of Proposal, and every other information, may be obtained of the Secretary at the Chief Office, or on application to any of the Society's Agents in the country.

F. G. P. NEISON, Actuary.
C. DOUGLAS SINGER, Secretary.

ANNUAL DIVISION OF PROFITS.

GREAT BRITAIN MUTUAL LIFE ASSURANCE SOCIETY, 14, Waterloo-place, and 26, King William-street, City.

THE CHISHOLM, Chairman.
RICHARD HARTLEY KENNEDY, Esq., Deputy-Chairman.

The Annual General Meeting of the Society was held on the 22nd of May, when a Report of the business for the last year was presented, exhibiting a statement of most satisfactory progress,—the new policies issued exceeding by one-third the number of those of 1846, and the claims being fully one-fourth under the estimate. After considering a very careful valuation of assets and liabilities, it was resolved to allow a reduction of 20 per cent. on the Premiums payable on all Policies on the participating scale, on which five or more annual payments had been previously made.

Credit is allowed for half the Annual Premiums for the first five years.

The following table exemplifies the effect of the present reduction:—

Age when Assured.	Amount Assured.	Annual Premium hitherto paid.	Reduction of 20 per Cent.	Annual Premium now payable.
	£	£ s. d.	£ s. d.	£ s. d.
30	1,000	29 17 8	5 19 8	23 18 0
35	1,000	32 0 0	6 8 0	25 12 0
40	1,000	35 15 0	7 3 0	28 12 0
45	1,000	40 13 8	8 2 8	32 11 0

A. R. IRVINE, Managing Director.

WESTERN and GENERAL PERMANENT BUILDING SOCIETY.—Office: 3, Albion-place, Brook-green, Hammersmith.

Shares, 100l. Monthly subscription 10s. per share. Invariable entrance fee, 2s. per share.

DISTINCTIVE FEATURES.

Fixed Tables and Terms of Payment.

Shares advanced to 80l.	No Redemption Fees.
Fixed and reduced Law Charges and Surveyor's Fees.	No Bidding for Shares.
Open to Persons wherever resident.	Reduced Scale of Fines.
	Advances made on Property in any part of Great Britain.

The Society will assist in purchasing property by public auction or private contract.

Parties may enter at any time, and pay no arrear subscriptions.

Profits divisible among investors.

Interest on withdrawals, and discount on prepayments 4l. per cent.

Fines reduced to less than one-third their usual amount.

Advances made for terms ranging between one and fifteen years.

Borrowers may extend the time of payment beyond the period originally contracted for, and thus lessen their monthly payments.

Shares may be taken, and prospectuses, tables, and any information will be furnished on application to Messrs. WATSON and SONS, 12, Bouverie-street, London, and Hammersmith; Mr. PETER BROAD, 62, Tavistock-street, Covent Garden; and Mr. WM. LOVELY, 3, Albion place, Brook-green, Hammersmith.

TO ARCHITECTS.

COMPETITION and other DRAWINGS.—Mr. THOMAS R. SOTT, Member of the New Society of Painters in Water Colours, and author of "The Picturesque Architecture of Paris, Ghent, Rouen, &c." and of "London as it is," offers his services to Tinting Backgrounds, Landscapes, Perspective Views, Interiors, &c. From the long experience he has had in such subjects, he is fully aware of the points essentially necessary to be attended to. Drawings and designs lithographed in a superior manner.—Address, Mr. SOTT, 34, Albany-street, Regent's-park.

DECORATIVE PAINTING.—Mr. FREDERICK SANG, from the Royal Academy of Munich, DECORATIVE ARTIST to FRESCO, and to all other manners of Painting; whose works may be seen in the principal public buildings of the metropolis, begs to inform his patrons, and Architects in particular, that he has considerably increased his Establishment, and is now enabled to undertake, on the shortest notice, the embellishment of private and public buildings, in any part of the United Kingdom, on the most reasonable terms, and in any of the Classical, Mediæval, or Modern Styles.—Apply to F. SANG, Decorative Artist, 26, Pall-mall, London.

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H. MORRELL, BLACK LEAD PENCIL MANUFACTURER, No. 149, Fleet-street, London.

These Pencils are prepared in extreme degrees of hardness and shades.

H H H H for drawing on wood.	F F Light and shading.
H H H for architectural use.	F for general use.
H H for engineering.	B black for shading.
H for shading.	B B ditto ditto.
H B hard and black for drawing.	B B B ditto ditto.
	B B B B ditto ditto.
H modern.	

Sold by all the principal Stationers in town or country.

H. WOLFF & SONS' newly-invented CRETA LAVIS, or PERMANENT DRAWING CRAYONS, in cedar, in every variety of colour.—H. WOLFF and SONS beg to direct the attention of Artists to the introduction of great improvements in their CRETA LAVIS, enabling it to be used in the same as the ordinary pencils; and effects can now be produced equal to water-colour drawings, without the use of water or any other fluid; the various colours blending together with perfect harmony, beauty, and richness. It can be cut to a fine point, and is thus capable of giving a very delicate outline. For sketching from Nature it is the most advantageous pencil ever introduced, the CRETA LAVIS must be obvious, as, without the necessity of water, palette, brushes, &c., all the various tints can be obtained with a truthfulness that cannot be surpassed, and by their compact form may be carried any distance without the slightest inconvenience; thus superseding every other method in general use. The drawings may be carried in a portfolio with safety, as, unlike other crayons, they will neither rub off nor suffer injury by coming in contact with the usual contents of a portfolio. The CRETA LAVIS, unlike the indelible or wax crayons WILL NOT BE AFFECTED BY HEAT OR CHANGE OF CLIMATE.

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DUPUIS MEASURER, to obtain the exact heights of mountains, towers, trees, breadths of rivers, &c.; without the aid of any geometrical figures. Weight, 4 oz., size, about 8 inches. Price 20s., with instructions.—Sold by every respectable optician in town and country.

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